

Certificate Number: 05781-NJ-DE-034660044

Bankruptcy Case Number: 17-34160



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 13, 2020, at 11:26 o'clock AM PDT, Arlette Hernandez completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 13, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President